

Information to identify the case:		
Debtor 1	Deborah A LaCorte	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	Last Name	
First Name Middle Name Last Name		
United States Bankruptcy Court District of New Jersey		
Case number: 18-23265-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Deborah A LaCorte

9/19/23

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Deborah A LaCorte

Debtor

Case No. 18-23265-VFP

Chapter 13

District/off: 0312-2

User: admin

Page 1 of 3

Date Rcvd: Sep 19, 2023

Form ID: 3180W

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

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- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2023:

Recip ID	Recipient Name and Address
db	+ Deborah A LaCorte, 91 Fieldstone Dr, Ringwood, NJ 07456-2714
cr	+ BSI Financial Services as servicer for U.S. Bank T, Friedman Vartolo, 85 Broad St, 85 Broad St, New York, NY 10004-1734
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 85 Broad St, 85 Broad St, New York, NY 10004-1734
517678012	Nationstar Mortgage LLC d/b/a Mr. Cooper, Attn: Bankruptcy Department, PO Box 6190, Dallas, TX 75261-9741
517624217	+ The Valley Hospital, 223 North Van Dien Ave, Ridgewood, NJ 07450-2736

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: RASEBN@raslg.com	Sep 19 2023 21:31:00	Charles G. Wohlrab, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbott's Bridge Road, Ste 170, Duluth, GA 30097-8461
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 19 2023 21:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 19 2023 21:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Sep 19 2023 21:32:27	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 19 2023 21:33:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
517624213	+ EDI: TSYS2	Sep 20 2023 01:12:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
517624214	+ EDI: CAPITALONE.COM	Sep 20 2023 01:12:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517671452	EDI: CAPITALONE.COM	Sep 20 2023 01:12:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517624216	+ Email/Text: bankruptcy@credencerm.com	Sep 19 2023 21:33:00	Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300
517624215	EDI: JPMORGANCHASE	Sep 20 2023 01:12:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517624211	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 19 2023 21:31:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517826269	Email/Text: mtgbk@shellpointmtg.com	Sep 19 2023 21:31:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675
517826270	Email/Text: mtgbk@shellpointmtg.com	Sep 19 2023 21:31:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC

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517695004	Email/PDF: resurgentbknotifications@resurgent.com	Sep 19 2023 21:51:26	29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675, Greenville, SC 29603-0675
517698261	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 19 2023 21:33:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
517624212	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 19 2023 21:33:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
519187301	^ MEBN	Sep 19 2023 21:31:17	U.S. Bank Trust National Association as, Trustee of the Cabana Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
518457022	+ Email/Text: bankruptcy@bsifinancial.com	Sep 19 2023 21:32:00	U.S. Bank Trust National Association,, as Trustee of the Lodge Series IV Trust, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
517767721	+ Email/Text: BKBCNMAIL@carringtonms.com	Sep 19 2023 21:31:00	Wilmington Savings Fund Society, FSB, as trustee f, Carrington Mortgage Services, LLC, 1600 South Douglass Road, suit 200-A, Anaheim, California 92806-5948

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519187302	*+	U.S. Bank Trust National Association as, Trustee of the Cabana Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
518457023	*+	U.S. Bank Trust National Association,, as Trustee of the Lodge Series IV Trust, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2023 at the address(es) listed below:

Name	Email Address
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Charles G. Wohlrab

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com

District/off: 0312-2

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Denise E. Carlon

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Elizabeth L. Wassall

on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, AS TRUSTEE OF UPLOAD MORTGAGE LOAN TRUST A ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com

John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Jonathan C. Schwab

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of Lodge Series IV Trust bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com

Jonathan C. Schwab

on behalf of Creditor BSI Financial Services as servicer for U.S. Bank Trust N.A. as Trustee of the Lodge Series IV Trust bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com

Jonathan C. Schwab

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com

Kevin Gordon McDonald

on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage Servicing kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

U.S. Trustee

USTPRRegion03.NE.EDF@usdoj.gov

TOTAL: 12